

In the Claims:

96. (New) A method of incrementally targeting and saving money using a debit statement associated with at least one customer account, the method comprising:

providing a customer with at least one preexisting periodic debit statement associated with at least one account of the customer, the debit statement including at least one of: (i) an unsolicited offer to target savings dollars and (ii) a solicited offer to target savings dollars;

receiving, in response to the customer's acceptance of the offer, information from the customer designating: (i) at least one specific item the customer would like to purchase or to attain, (ii) a total amount of savings dollars required to purchase or to attain the item, and (iii) a target date by which the total amount of savings dollars is to be saved;

calculating the dollar amount of each of a plurality of periodic incremental payments the customer pays voluntarily over a period of time based on the total amount of savings dollars required to purchase or to attain the item and the target date, the period of time expiring on the target date;

identifying in one or more subsequent debit statements an amount of the next periodic incremental payment; and

optionally, receiving from the customer a payment, the payment satisfying, wholly or partially, one or more payment obligations to the account and, optionally, including at least one periodic incremental payment toward the total amount of savings dollars.

97. (New) The method of Claim 96, wherein one or more debit statements identifies a total of the periodic incremental payments the customer has paid.

98. (New) The method of claim 96, further comprising adding interest to a total of the periodic incremental payments the customer has paid.

99. (New) The method of claim 98, wherein one or more debit statements identifies the total of the period incremental payments the customer has paid, the total including the interest added to the total of the periodic incremental payments the customer has paid.

100. (New) The method of claim 96, further comprising automatically calculating an adjusted dollar amount of each of the plurality of future periodic incremental payments the customer needs to pay over the period of time to achieve the total amount of savings dollars based on an amount of interest that has been added to a total of the periodic incremental payments.

101. (New) The method of claim 96, further comprising automatically calculating an adjusted dollar amount of each of the plurality of future periodic incremental payments the customer needs to pay over the period of time to achieve the total amount of savings dollars based on an amount of interest that is expected to be added to a total of the periodic incremental payments.

102. (New) The method of claim 101, further comprising automatically calculating an adjusted dollar amount of each of the plurality of future periodic incremental payments the customer needs to pay over the period of time to achieve the total amount of savings dollars based on one or more periodic incremental payments the customer has not paid, the total amount of savings dollars required to purchase or to attain the item, and the target date.

103. (New) The method of claim 96, further comprising designating in one or more debit statements a total balance of savings dollars per specific item, the total balance including a total of the periodic incremental payments the customer has voluntarily paid plus interest added to the total of the periodic incremental payments the customer has paid.

104. (New) The method of claim 96, wherein the preexisting periodic debit statement includes a debit statement for a revolving credit account, a credit card account, an equity line, a mortgage account, a retail store account, other merchant account and combinations thereof.

105. (New) The method of claim 96, wherein the specific item includes an article of manufacture, a retail service, a commercial service, a personal service, a utility service, a telecommunications service, an investment goal, a savings goal, college tuition, a down payment, and combinations thereof.

106. (New) The method of claim 96, further comprising displaying in one or more debit statements the specific item the customer would like to purchase as one or more graphical icons, design elements, black line drawings, photographs, holograms, numeric indicia, alphabetical indicia, alphanumeric indicia, words, letters, numbers, symbols, and combinations thereof to identify the specific item the customer would like to purchase.

107. (New) The method of claim 106, wherein the displayed specific item resembles the actual specific item the customer would like to purchase.

108. (New) The method of claim 106, wherein the displayed specific item includes coloring, shading, highlighting, stippling, lining, texturing, rendering, design elements, numeric indicia, alphabetical indicia, alphanumeric indicia, words, letters, numbers, symbols, and combinations thereof to indicate a proportion of the total of the periodic incremental payments the customer has paid relative to the total amount of savings dollars required to purchase the item.

109. (New) The method of claim 108, further comprising indicating in one or more subsequent debit statements that the customer has saved the total amount of savings dollars required to purchase the specific item via completion of the displayed specific item.

110. (New) The method of claim 96, further comprising indicating in one or more debit statements a total balance of savings dollars per specific item that the customer has saved.

111. (New) The method of claim 96, further comprising offering in one or more subsequent debit statements one or more discount, special or incentive offers to the customer to purchase the specific item.

112. (New) The method of claim 96, further comprising offering in one or more subsequent debit statements one or more optional rewards the customer may elect to receive when the customer has saved the total amount of savings dollars required to purchase the item.

113. (New) The method of claim 96, further comprising returning to the customer the total of the period incremental payments the customer has paid, including any interest accrued, in the form of a credit balance, a check, available credit line, available equity line, one or more payments to one or more financial obligations, and any combination thereof, when the customer elects not to purchase the item.

114. (New) The method of claim 96, further comprising providing the customer with a waiver of the right of offset wherein no amount of the periodic incremental payments the customers has paid would be used to pay one or more financial obligations of the customer account or any other account the customer owns.

115. (New) The method of claim 96, further comprising offering to complete a process of purchasing the specified item for the customer.

116. (New) A method of incrementally targeting and saving money through at least one customer account, the method comprising:

providing a customer with at least one of: (i) an unsolicited offer to target savings dollars and (ii) a solicited offer to target savings dollars;

receiving, in response to the customer's acceptance of the offer, information the customer designates for targeting and saving money including: (i) at least one specific item the customer would like to purchase or to attain, (ii) a total amount of savings dollars required to purchase or to attain the item, and (iii) a target date by which the total amount of savings dollars is to be saved;

calculating the dollar amount of each of a plurality of periodic incremental payments the customer pays voluntarily over a period of time based on the total amount of savings dollars required to purchase or to attain the item and the target date, the period of time expiring on the target date;

identifying an amount of the next periodic incremental payment; and
optionally, receiving from the customer a payment, the payment satisfying, wholly or partially, one or more payment obligations to the customer account and, optionally, including at least one periodic incremental payment toward the total amount of savings dollars.